

IN THE CLAIMS

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please AMEND claims in accordance with the following:

1. (CURRENTLY AMENDED) ~~An~~A system for transaction settlement with an electronic cashing card having a non-authentication money processing memory and an authentication money processing memory, said system comprising:
means for updating an authentication money balance stored in a money balance area of the authentication money processing memory on the card and for updating a non-authentication money balance stored in a money balance area of the non-authentication money processing memory on the card, said means updating the authentication money balance to a money balance amount after settlement when a transaction is settled by an authentication process having a requirement for a personal authentication to be matched, said means updating the non-authentication money balance to an amount less than or equal to the stored authentication money balance when the transaction is settled by the authentication process; and
means for comparing the non-authentication money balance and the authentication money balances on the card and determining that an illegal process has been performed with the card when the non-authentication money balance is larger than the authentication money balance.
2. (CURRENTLY AMENDED) The system recited in claim 1, wherein:
when a transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the money balance amount after the settlement is calculated based on the stored authentication money balance and the non-authentication money balance is updated to the calculated money balance amount after the settlement; and
when a transaction is settled by the authentication process, the money balance amount after the settlement is calculated based on the stored non-authentication money balance and

both the authentication money balance and the non-authentication money balance are updated to the calculated money balance amount after the settlement.

3. (CURRENTLY AMENDED) The system recited in claim 1, wherein:

when the transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the money balance amount after the settlement is calculated based on the stored non-authentication money balance and the non-authentication money balance is updated to the calculated money balance amount after the settlement; and

when a transaction is settled by the authentication process, the money balance amount after the settlement is calculated based on the stored authentication money balance and the stored non-authentication money balance, and the authentication money balance is updated to the calculated money balance amount after the settlement, and the non-authentication money balance is updated according to a preset condition amount.

4. (CURRENTLY AMENDED) The system recited in claim 1, wherein the authentication money balance and the non-authentication money balance are compared in each of successive transactions to be settled by a non-authentication process wherein the personal authentication is not required to be matched, when a count of the successive transactions completed is less than or equal to a predetermined number.

5. (CURRENTLY AMENDED) The system recited in claim 1, wherein:

a settlement amount limit is set for settlement of transactions by a non-authentication process wherein the personal authentication is not required to be matched; and

said comparing and determining means determines that an illegal process has been performed with the card when a disbursement amount, to be written in the non-authentication money processing memory as a disbursement history, exceeds the settlement amount limit.

6. (CURRENTLY AMENDED) The system recited in claim 1, wherein when the authentication process is invoked to perform a deposit or to settle a transaction, a money amount is deposited for the authentication process and is written to a predetermined area of the non-authentication money processing memory, the money amount comprising at least one of a predetermined cash amount and a predetermined rate amount.

7. (CURRENTLY AMENDED) The system recited in claim 1, further comprising within the card:

arithmetic means for executing arithmetic calculations for the authentication process and a non-authentication process wherein the personal authentication is not required to be matched, said arithmetic means further controlling data reading and writing operations from and to the non-authentication money processing memory and the authentication money processing memory; and

input/output means for executing data input/output operations between the arithmetic means and an external unit.

8. (ORIGINAL) The system recited in claim 1, wherein the card comprises an integrated circuit.

9. (ORIGINAL) The system recited in claim 1, wherein the card is a prepaid card.

10. (CURRENTLY AMENDED) A method of transaction settlement with an electronic cashing card having a non-authentication money processing memory and an authentication money processing memory, the method comprising:

updating an authentication money balance stored in the authentication money processing memory on the card and a non-authentication money balance stored in the non-authentication money processing memory on the card, the authentication money balance being updated to a balance amount after settlement when a transaction is settled by an authentication process having a requirement for a personal authentication to be matched, the non-authentication money balance being updated to an amount less than or equal to the stored authentication money balance when the transaction is settled by the authentication process; and

determining that an illegal process has been performed with the card when a comparison of the non-authentication money balance and the authentication money balances on the card indicates that the non-authentication money balance is larger than the authentication money balance.

11. (CURRENTLY AMENDED) The method recited in claim 10, wherein:
when a transaction is settled by a non-authentication process wherein the personal

authentication is not required to be matched, the money balance amount after the settlement is calculated based on the stored authentication money balance and the non-authentication money balance is updated to the calculated money balance amount after the settlement; and

when a transaction is settled by the authentication process, the money balance amount after the settlement is calculated based on the stored non-authentication money balance and both the authentication money balance and the non-authentication money balance are updated to the calculated money balance amount after the settlement.

12. (CURRENTLY AMENDED) The method recited in claim 10, wherein:

when the transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the money balance amount after the settlement is calculated based on the stored non-authentication money balance and the non-authentication money balance is updated to the calculated money balance amount after the settlement; and

when a transaction is settled by the authentication process, the money balance amount after the settlement is calculated based on the stored authentication money balance and the stored non-authentication money balance, and the authentication money balance is updated to the calculated money balance amount after the settlement, and the authentication money balance is updated to a preset condition amount.

13. (CURRENTLY AMENDED) The method recited in claim 10, wherein the authentication money balance and the non-authentication money balance are compared in each of successive transactions to be settled by a non-authentication process wherein the personal authentication is not required to be matched, when a count of the successive transactions completed is less than or equal to a predetermined number.

14. (CURRENTLY AMENDED) The method recited in claim 10, further comprising determining that an illegal process has been performed with the card when a settlement amount limit is less than a disbursement amount to be written in the non-authentication money processing memory as a disbursement history, the settlement amount limit being set for settlement of transactions by a non-authentication process wherein the personal authentication is not required to be matched.

15. (CURRENTLY AMENDED) The method recited in claim 10, wherein when the

authentication process is invoked to perform a deposit or to settle a transaction, a money amount is deposited for the authentication process and is written to a predetermined area of the non-authentication money processing memory, the money amount comprising at least one of a predetermined cash amount and a predetermined rate amount.

16. (CURRENTLY AMENDED) The method recited in claim 10, further comprising:
executing within the card arithmetic calculations for the authentication process and a non-authentication process wherein the personal authentication is not required to be matched;
controlling within the card data reading and writing operations from and to the non-authentication money processing memory and the authentication money processing memory;
and
executing within the card data input/output operations between the card and an external unit.

17. (CURRENTLY AMENDED) A computer readable medium encoded with a program for settlement of transactions with an electronic cashing card having a non-authentication money processing memory and an authentication money processing memory, said program ~~comprising procedures for~~ controlling the electronic cashing card to perform operations comprising:

updating an authentication money balance stored in the authentication money processing memory and a non-authentication money balance stored in the non-authentication money processing memory, the authentication money balance being updated to a money balance amount after settlement when a transaction is settled by an authentication process having a requirement for a personal authentication to be matched, the non-authentication money balance being updated to an amount less than or equal to the stored authentication money balance when the transaction is settled by the authentication process; and

determining that an illegal process has been performed with the card when a comparison of the non-authentication money balance and the authentication money balances on the card indicates that the non-authentication money balance is larger than the authentication money balance.

18. (CURRENTLY AMENDED) The computer readable medium recited in claim 17, wherein:

when a transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the money balance amount after the settlement is calculated based on the stored authentication money balance and the non-authentication money balance is updated to the calculated money balance amount after the settlement; and

when a transaction is settled by the authentication process, the money balance amount after the settlement is calculated based on the stored non-authentication money balance and both the authentication money balance and the non-authentication money balance are updated to the calculated money balance amount after the settlement.

19. (CURRENTLY AMENDED) The computer readable medium recited in claim 17, wherein:

when the transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the money balance amount after the settlement is calculated based on the stored non-authentication money balance and the non-authentication money balance is updated to the calculated money balance amount after the settlement; and

when a transaction is settled by the authentication process, the money balance amount after the settlement is calculated based on the stored authentication money balance and the stored non-authentication money balance, and the authentication money balance is updated to the calculated money balance amount after the settlement, and the authentication money balance is updated to a preset condition amount.

20. (CURRENTLY AMENDED) The computer readable medium recited in claim 17, wherein the authentication money balance and the non-authentication money balance are compared in each of successive transactions to be settled by a non-authentication process wherein the personal authentication is not required to be matched, when a count of the successive transactions is less than or equal to a predetermined number.

21. (CURRENTLY AMENDED) The computer readable medium recited in claim 17, wherein said program further comprises a procedure for determining that an illegal process has been performed with the card when a settlement amount limit is less than a disbursement amount to be written in the non-authentication money processing memory as a disbursement history, the settlement amount limit being set for settlement of transactions by a non-authentication process wherein the personal authentication is not required to be matched.

22. (CURRENTLY AMENDED) The computer readable medium recited in claim 17, wherein said ~~program further comprises procedures for~~operations further comprise depositing a money amount for the authentication process and writing the money amount to a predetermined area of the non-authentication money processing memory when the authentication process is invoked to perform a deposit or to settle a transaction, the money amount comprising at least one of a predetermined cash amount and a predetermined rate amount.

23. (ORIGINAL) The computer readable medium recited in claim 17, wherein said ~~program further comprises procedures for~~operations further comprise:

executing within the card arithmetic calculations for the authentication process and a non-authentication process wherein the personal authentication is not required to be matched;

controlling within the card data reading and writing operations from and to the non-authentication money processing memory and the authentication money processing memory; and

executing within the card data input/output operations between the card and an external unit.

24-35 (CANCELLED)

36. (CURRENTLY AMENDED) A ~~transaction settlement~~ method, comprising:
updating a non-authentication money balance that is stored on a card to an amount less than or equal to an authentication money balance that is stored on the card, after an authenticated transaction settlement with the card; and

determining that an illegal process has been performed with the card when the non-authentication money balance is larger than the authentication money balance.